## Case 22-10212-TPA Doc 31 Filed 06/29/22 Entered 06/30/22 00:25:21 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:				
Debtor 1:	Scott T. Penzerro	Social Security number or ITIN:	xxx-xx-8982	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Angela M. Horner	Social Security number or ITIN:	xxx-xx-8774	
	First Name Middle Name Last Name	EIN:		
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter:	13	5/12/22
Case number: 2	22-10212-TPA			

## Official Form 3091

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	<b>About Debtor 2:</b>
1.	Debtor's full name	Scott T. Penzerro	Angela M. Horner
2.	All other names used in the last 8 years		
3.	Address	1014 Arlington Drive Greenville, PA 16125	1014 Arlington Drive Greenville, PA 16125
4.	<b>Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566  Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814–464–9740  Date: 6/27/22

For more information, see page 2

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Debtor Scott T. Penzerro and Angela M. Horner

Official Form 309I

Case number 22-10212-TPA

7. Meeting of creditors	July 26, 2022 at 10:00 AM	Location: remotely by the Trustee via Zoom, how to	
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/26/22	
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/21/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/8/22	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 7/26/22 at 10:00 AM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts beld according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-10212-TPA Scott T. Penzerro Chapter 13

Angela M. Horner Debtors

## CERTIFICATE OF NOTICE

District/off: 0315-1 User: auto Page 1 of 3
Date Rcvd: Jun 27, 2022 Form ID: 309I Total Noticed: 33

The following symbols are used throughout this certificate:

#### Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
  - regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

Recip ID db/jdb		Recipient Name and Address Scott T. Penzerro, Angela M. Horner, 1014 Arlington Drive, Greenville, PA 16125-8885 Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty 15480762		AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
15492636		EMP of Mercer County LTD, 740 E State Street, Sharon, PA 16146-3328
15480772		Fnb Cons Disc Co, 41-A Hadley Road Po Box 152, Greenville, PA 16125-0152
15492638		Primary Health Network, 220 N Buhl Farm Drive #A, Hermitage, PA 16148-1786
15492639		Uown Leasing, 10500 University Center Dr 140, Tampa, FL 33612-6415
13472037	т	Cown beasing, 10500 Chiversity Center Dr. 140, Talinpa, P.E. 53012-0415

### TOTAL: 7

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dan@mrdebtbuster.com	Date/Time	Recipient Name and Address
aty		Jun 27 2022 23:48:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
aty	+ Email/Text: BKRMailOps@weltman.com	Jun 27 2022 23:48:00	Garry Alan Masterson, c/o Weltman, Weinberg & Reis, 965 Keynote Circle, Brooklyn Hts., OH 44131-1829
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jun 27 2022 23:48:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jun 28 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 28 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jun 27 2022 23:48:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Jun 28 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15480763	+ Email/Text: backoffice@affirm.com	Jun 27 2022 23:49:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St,

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User: auto

Date Rcvd: Jun 27, 2022 Form ID: 309I Total Noticed: 33 Floor 4, Pittsburgh, PA 15212-5862 15490232 + EDI: AISACG.COM Jun 28 2022 03:48:00 Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 15480764 + EDI: GMACFS.COM Jun 28 2022 03:48:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901 + Email/Text: BKRMailOps@weltman.com 15490030 Byrider Finance, LLC DBA CNAC, c/o Weltman, Jun 27 2022 23:48:00 Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829 15480765 + EDI: CAPITALONE.COM Jun 28 2022 03:48:00 Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 15484636 EDI: CAPITALONE.COM Jun 28 2022 03:48:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 15480766 + Email/Text: bankruptcy@jdbyrider.com Jun 27 2022 23:49:00 Car Now Acceptance C, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424 15480767 ^ MEBN Jun 27 2022 23:44:34 Cbe Group, Attn: Bankruptcy, Po Box 900, Waterloo, IA 50704-0900 15480768 ^ MEBN Jun 27 2022 23:44:33 Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417 15480769 + Email/Text: bdsupport@creditmanagementcompany.com Jun 27 2022 23:48:00 Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 15480770 + EDI: BLUESTEM Jun 28 2022 03:48:00 Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 15480771 Email/Text: cashiering-administrationservices@flagstar.com Jun 27 2022 23:49:00 Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639 15480773 + Email/Text: bankruptcy@marinerfinance.com Jun 27 2022 23:48:00 Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904 15484646 + Email/Text: bankruptcydpt@mcmcg.com Jun 27 2022 23:48:00 Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 15480774 Email/Text: info@phoenixfinancialsvcs.com Jun 27 2022 23:48:00 Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236 + EDI: RMSC.COM 15481374 Synchrony Bank, c/o of PRA Receivables Jun 28 2022 03:48:00 Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 + EDI: RMSC.COM 15480775 Synchrony Bank/Select Comfort, Attn: Bankruptcy Jun 28 2022 03:48:00 Dept, Po Box 965060, Orlando, FL 32896-5060 15486456 ^ MEBN UPMC HEALTH SERVICES, PO BOX 1123, Jun 27 2022 23:44:57 MINNEAPOLIS, MN 55440-1123 15486455 ^ MEBN UPMC PHYSICIAN SERVICES, PO BOX 1123, Jun 27 2022 23:44:55

TOTAL: 28

District/off: 0315-1

### BYPASSED RECIPIENTS

MINNEAPOLIS, MN 55440-1123

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	<b>Bypass Reason</b>	Name and Address
cr		Byrider Finance, LLC dba CNAC
cr		FLAGSTAR BANK, FSB
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15492635	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

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15492637

\*P++

PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix

Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Joint Debtor Angela M. Horner dan@mrdebtbuster.com

katie@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf. inforuptcy.com, kristen@mrdebtbuster.com; fosterlaw.com, kristen@mrdebtbuster.com, kriste

Daniel P. Foster

on behalf of Debtor Scott T. Penzerro dan@mrdebtbuster.com

katie@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com, kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com, kristen@mrdebtbuster.com; kristen@mr

Garry Alan Masterson

on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6